

Claims

- [c1] A method for facilitating interaction between a consumer and a merchant, said method comprising:
 - receiving offer information from said merchant, wherein said offer information relates to a product;
 - customizing said offer information with consumer preference information to create an amended offer;
 - transmitting said amended offer to a display for viewing by said consumer;
 - receiving an acceptance, from said consumer, wherein said acceptance is associated with said amended offer and said acceptance includes a security feature;
 - amending acceptance with consumer payment information and identification information to create an amended acceptance; and
 - transmitting said amended acceptance to said merchant.
- [c2] The method of claim 1, wherein said transmitting said amended offer to a display includes transmitting via at least one of television programming and web broadcast.
- [c3] The method of claim 1, wherein said receiving offer information includes receiving offer information relating to a product which includes at least one of a good, item,

service, and soft good.

- [c4] The method of claim 1, wherein said receiving an acceptance from said consumer includes receiving an acceptance via at least one of a remote control, electronic pen, telephone, automatic dialing device, microphone, pager, radio frequency device, personal digital assistant, smart card, DVR, PVR, and simulated button.
- [c5] The method of claim 1, wherein said acceptance includes a security feature including at least one of authentication, embedded certificates, consumer ID and password, identifier, data encryption, digital signature, secure file structures, and trusted third party downloads.
- [c6] The method of claim 1, further including a registration process.
- [c7] The method of claim 1, further including at least one of authenticating the consumer, restricting access to certain portions of said method and managing consumer identities.
- [c8] The method of claim 1, further comprising analysis of attributes of said consumer to substantially predict offer content and context.
- [c9] The method of claim 1, wherein said amending accep-

tance with consumer payment information includes amending acceptance with at least one of consumer loyalty point information, authorization from an issuer, authorization from said system, security or wallet server authorization, consumer authentication and single use account number information.

- [c10] The method of claim 1 further comprising developing at least one of a consumer transaction database and an offer evaluation database.
- [c11] The method of claim 1, wherein said transmitting said amended acceptance to said merchant includes at least one of authenticating and authorizing a transaction.
- [c12] An interface device configured to facilitate interaction between a consumer and a merchant, the interface device comprising:
 - a processor for processing digital data;
 - a memory coupled to said processor for storing digital data;
 - a device for accepting input of digital data;
 - an application program stored in said memory and accessible by said processor for directing processing of digital data by said processor;
 - said interface device further configured to facilitate:receiving offer information from said merchant;
 - customizing said offer information with consumer pref-

erence information to create an amended offer; transmitting said amended offer to a display for viewing by said consumer; receiving an acceptance, from said consumer, wherein said acceptance is associated with said amended offer and said acceptance includes a security feature; amending acceptance with consumer payment information to create an amended acceptance; and transmitting said amended acceptance to said merchant.

- [c13] The interface device of claim 12, further comprising at least one of an offer retrieval engine, offer storage database, maintenance engine, amended offer engine, broadcast device, billing engine, authentication module, event tracker and offer evaluation device.